

Information to identify the case:

Debtor 1	<u>Amanda A. Stanis</u>	Social Security number or ITIN	xxx-xx-4118
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-22070-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amanda A. Stanis
aka Amanda A. Hoffer

2/8/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Amanda A. Stanis
Debtor

Case No. 22-22070-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 08, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

Recip ID	Recipient Name and Address
db	+ Amanda A. Stanis, 33 Horse Shoe Lane, Tarentum, PA 15084-2512
15526864	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15526870	+ Discover Bank, c/o Weltman, Weinberg & Reis, 436 Seventh Ave, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Feb 09 2023 04:44:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 09 2023 04:44:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Feb 09 2023 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15526866	EDI: ATTWIREBK.COM	Feb 09 2023 04:44:00	AT&T, PO Box 5014, Carol Stream, IL 60197-5014
15526863	+ Email/Text: backoffice@affirm.com	Feb 08 2023 23:41:00	Affirm Loan Services LLC, 650 California St., 12th Floor, San Francisco, CA 94108-2716
15526865	+ EDI: GMACFS.COM	Feb 09 2023 04:44:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
15526867	EDI: CAPITALONE.COM	Feb 09 2023 04:44:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15526868	+ EDI: CITICORP.COM	Feb 09 2023 04:44:00	Citi Diamond Preferred, Box 6500, Sioux Falls, SD 57117-6500
15526869	Email/Text: bdsupport@creditmanagementcompany.com	Feb 08 2023 23:40:00	Credit Management Co., PO Box 16346, Pittsburgh, PA 15242-0346
15526871	+ EDI: CITICORP.COM	Feb 09 2023 04:44:00	Macy's, PO Box 8218, Mason, OH 45040-8218
15526873	Email/Text: Bankruptcy.Notices@pnc.com	Feb 08 2023 23:40:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15527675	+ EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

District/off: 0315-2

User: admin

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Date Rcvd: Feb 08, 2023

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Total Noticed: 20

15527675	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15526872	Email/PDF: ebnotices@pnmac.com	Feb 08 2023 23:53:18	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 950002, Fort Worth, TX 76155-9802
15527034	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15526874	EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., PO Box 965015, Orlando, FL 32896-5015
15526875	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 08 2023 23:40:00	UPMC, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Michael S. Lazaroff	on behalf of Debtor Amanda A. Stanis butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4